

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 David W Moore
 Dawn Sauerwald Moore
 Debtors

Case No. 10-23528-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Jul 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2016.

db/jdb +David W Moore, Dawn Sauerwald Moore, 707 State Street, Mertztown, PA 19539-9143
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 12236716 +Berks County Tax Claim Bureau, 633 Court Street, 2d Floor, Reading, PA 19601-4302
 12236722 +Cardiology Associates of West Reading, 301 S. 7th Street, Suite 2020, Reading, PA 19602-2432
 12236752 +Kutztown Area Transport Service, 87 Kemp Road, Kutztown, PA 19530-9737
 12360614 +Lehigh Valley Internists, c/o Apex Asset Management, LLC, P.O. Box 7044, Lancaster, PA 17604-7044
 12339378 +Northeastern Anesthesia Physicians, c/o Apex Asset Management, LLC, P.O. Box 7044, Lancaster, PA 17604-7044
 12508215 Ocwen Loan Servicing, LLC, Attn: Cashiering Department, P.O. Box 24781, West Palm Beach, FL 33416-4781
 12236796 +RJM Acq LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
 12236807 +Topton Ambulance Services, PO Box 22, Topton, PA 19562-0022
 12269230 Westfield Hospital, Berks Cc, P.O. Box 329, Temple, PA 19560-0329
 12269226 Westfield Surgical Center, Berks Cc, P.O. Box 329, Temple, PA 19560-0329

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jul 30 2016 01:50:35 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 30 2016 01:49:45
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 30 2016 01:50:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12289278 +EDI: ACCE.COM Jul 30 2016 01:28:00 Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036
 12271849 E-mail/Text: bnc-genesys@quantum3group.com Jul 30 2016 01:50:20 GC III LLC,
 Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
 12250953 EDI: JEFFERSONCAP.COM Jul 30 2016 01:33:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 12273663 EDI: BL-NCO.COM Jul 30 2016 01:28:00 NCO PORTFOLIO MANAGEMENT, c/o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 12236790 +E-mail/Text: vhughes@pcsfincial.com Jul 30 2016 01:50:38 Prime Acceptance Corp.,
 200 W. Jackson , Ste 720, Chicago, IL 60606-6941

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Deutsche Bank National Trust Company, et al...
 ecfmail@mwc-law.com, ecfmail@mwc-law.com
 BYRON M. YATRON on behalf of Debtor David W Moore byatron@jylegal.com,
 bmyatron.elg@gmail.com;bobbyyatron@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

BYRON M. YATRON on behalf of Joint Debtor Dawn Sauerwald Moore byatron@jylegal.com, bmyatron.elg@gmail.com;bobbyyatron@gmail.com
DAVID NEEREN on behalf of Creditor Deutsche Bank National Trust Company, et al... dneeren@udren.com, vbarber@udren.com
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Deutsche Bank National Trust Company, et al... bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
NICOLE B. LABLETTA on behalf of Creditor Ocwen Loan Servicing, LLC nlatable@udren.com, vbarber@udren.com
SHERRI J. BRAUNSTEIN on behalf of Creditor Ocwen Loan Servicing, LLC sbraunstein@udren.com, vbarber@udren.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD MILLER on behalf of Creditor Deutsche Bank National Trust Company, et al... wmiller@sterneisenberg.com, nmiller@sterneisenberg.com

TOTAL: 12

Information to identify the case:

Debtor 1 **David W Moore**
First Name Middle Name Last Name

Debtor 2 **Dawn Sauerwald Moore**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **10-23528-ref**

Social Security number or ITIN **xxx-xx-8377**
EIN **-----**

Social Security number or ITIN **xxx-xx-0403**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David W Moore

Dawn Sauerwald Moore

7/28/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.